COMMUNITY DEVELOPMENT RESOURCES
OPENING DOORS FOR SMALL BUSINESSES 504 Loan Program

285 S. 68th Street Place, Suite 420 Lincoln, NE 68510 402-436-2388 402-436-2439 Fax

Prospective Borrower:

Thank You for considering a Small Business Administration 504 Loan through Community Development Resources. Our application forms have been designed to help us expedite your financing request. When you fully complete the application and provide us with the requested documents, we can maximize the use of our customized software and reduce your paperwork throughout the remainder of the process.

- Complete the 504 Loan Application based on the business that will generate the funds to repay the loan. We call this the **Operating Company**. The SBA allows another company to own the real estate and lease it back to the Operating Company with a few specific requirements. This is referred to as the **Real Estate Holding Company**.

- Complete the **Personal History Statement** (Form 912) and **Personal Financial Statement** for each owner of 20% or more of the Operating Company and/or the Real Estate Holding Company. All owners of 20% or more will also be required to guarantee the SBA 504 loan.

- Using the enclosed **Checklist**, assemble and submit the items appropriate for your business and project. Much of the information can be supplied by your banker.

- Documents stating your current business financial information should all be based on the same date. Your **Aging of Accounts Payable & Accounts Receivable** and **Business Debt Schedule** should relate to information reflected on the **Interim Financial Statements**.

When looking at the list of required items it may seem a bit overwhelming, however, many of the items you will have already supplied to your banker, who can then copy and forward them to us.

If you have questions regarding the SBA 504 program or the application process, please give us a call. When the application package is completed, contact us and we will set a meeting date with you or you can mail it to the address below.

We believe you will find the SBA 504 Loan Program to be a powerful tool to help your business grow and we look forward to working with you.

Community Development Resources
504 Loan Program
285 S. 68th Street Place, Suite 420,
Lincoln, NE 68510

Jeff Breunig, Interim Executive Director/Loan Officer
402-436-2388
jbreunig@cdr-nebraska.org

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504 Loan Program

285 S. 68th St. Pl. Ste, 420
Lincoln, NE 68521
402.436.2388
www.cdr-nebraska.org

SBA 504 APPLICATION CHECKLIST

Company Name: _____ **Date:** _____

Bank Name: _____ **Bank Loan Officer:** _____

Your banker may be able to provide us with the items with an asterisk (*)

BUSINESS INFORMATION

- — Community Development Resources SBA 504 Application
- — Business Tax Returns for the last 3 years*
- — Business Interim Financial Statements (*current within 120 days)**
- — Aging of Accounts Receivable and Accounts Payable (relates to Interim Financials)* ……..Attachment #1
- — Articles of Incorporation/Organization, Partnership Agreement or Trust Agreement*
- — If available, By-Laws of Operating Agreement *
- — Business Debt Schedule and Government Debt History *…….. ……..Attachment #2
- — IRS Form 4506-T (*please sign but DO NOT DATE –we will fill out the rest of the form)…* ……..Attachment #3
- — Part C Statement Required by Law and Executive Order…… ……..Attachment #4

Start Ups:

- — Projections (two years *required for start-ups or businesses involved in a major expansion)**
- — Month-By-Month Cash Flow Projection (for first 12 months)*…….. …….Attachment #5

PERSONAL INFORMATION (for each owner of 20% or greater):

- — Personal Financial Statement (*current within 90 days)**…….. …….Attachment #6
- — Personal Federal Income Tax Returns (*for the last 2 years)**
- — Credit Bureau dated within 90 days*
- — SBA 912 Personal History Statement (*please duplicate as needed)*…….. …….Attachment #7
- — Copy of Government issued Photo ID –Exp. State issued I.D., Passport, etc.

PROJECT COST INFORMATION

- — Purchase Agreement (executed), contractor costs, estimates, vendor quotes for machinery and equipment *
- — Appraisal – ordered by bank*
- — Environmental – ordered by bank*

OTHER INFORMATION

- — Affiliate Financial Statements (*Federal Income Tax Returns for the last 2 years)**
- — Franchise Information –Franchise Agreement & FTC Disclosure Statement & Certificate of Change or No Change*
- — Copy of bank's credit approval – provided by bank*
- — Other _____

DEPOSIT INFORMATION

- — Application Deposit payable to Community Development Resources CDC -$750.00

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SBA 504 APPLICATION

CERTIFICATIONS

IMPORTANT – If "yes" to any question below, please attach details.

☐ Yes	☐ No	Does the applicant entity have any ownership interest in, or control of, any other business?
☐ Yes	☐ No	Is the applicant entity involved in any lawsuits at this time?
☐ Yes	☐ No	Has the applicant entity ever filed for business bankruptcy protection?
☐ Yes	☐ No	Does the applicant entity now, or has it ever, had an SBA loan?
☐ Yes	☐ No	Does the applicant entity have any liens, judgments, tax liens, IRS payment plans, or past due taxes?
☐ Yes	☐ No	Do you or your spouse or any member of your household, or anyone who owns, manages or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE, ACE, any Federal Agency, or the participation lender? If yes, please provide the name and address of the person and the office where employed.
☐ Yes	☐ No	Do you buy from, sell to, or use the services of any concern in which someone in your company has a significant financial interest?
☐ Yes	☐ No	Does your business presently engage in export trade?
☐ Yes	☐ No	Do you have plans to begin exporting as a result of this loan?
☐ Yes	☐ No	Would you like information on exporting?

NON-REFUNDABLE APPLICATION FEE

A non-refundable application fee of $1,500.00 is due at the time of application submission.

Please make check to: Community Development Resources

Applicant acknowledges Community Development Resources CDC's legal fee will be collected at closing.

AUTHORIZATION

I/we hereby authorize the release to Community Development Resources CDC of any information they may require at any time for the purpose related to my/our credit transactions with them.

I/we hereby authorize Community Development Resources CDC to release such information to any entity they deem necessary for any purpose related to this credit transaction with them.

I/we hereby certify that the enclosed information, including any attachments or exhibits provided within or at a later date, is valid and correct to the best of my/our knowledge.

Name of applicant company _____

Name of authorized officer _____

Signature of authorized officer _____Date_____

All financing subject to approval by Community Development Resources CDC and the U.S. Small Business Administration.
Community Development Resources CDC is a 501(c)(3) private, not-for-profit corporation and equal opportunity lender.

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SBA 504 LOAN APPLICATION

Company Information

Company name_____

Address_____ City_____ State_____ Zip_____

Principal in charge_____ Work phone ( )_____ Work fax ( )_____

Secondary contact person_____ Work phone ( )_____ Work fax ( )_____
(In-house controller or bookkeeper)

Type of business_____ Date established_____

Type of entity (check one) ☐ Proprietorship ☐ Partnership ☐ LLC ☐ Corporation – years business incorporated _____

Number of current employees_____ Estimated number of new employees within the next two years as a result of this loan_____

New Project Information

Street address of project_____

City_____ State_____ Zip_____ County_____

What is the square footage of the new building?_____ What is the square footage your company will occupy?*_____
**Please note – we require your company to occupy 51% of an existing building or 60% of a new building*

Escrow closing date_____ Realtor's name_____ Phone_____

How will the property be vested (i.e. individually, husband and wife, partnership, LLC, corporation, trust…)?_____

If there are any tenants that will remain in the building, please provide the following information: *Also, please have your realtor provide copies of all existing leases.*

Tenant Name	Square Footage	Lease Expiration	Rent Amount

Sources & Uses

*504 loans have a declining prepayment premium for the first half of the life of the loan.

Project Costs

Land/Building Purchase	$_____
Construction/Renovation	$_____
Machinery & Equipment	$_____
Furniture & Fixtures	$_____
Construction Contingency	$_____
Professional Fees	$_____
Interim Interest	$_____
Other (list)	$_____
	$_____
Total Project Costs:	**$**_____

Project Financing

Bank Loan	$_____
504 Loan*	$_____
Owner Equity:	
Business Cash	$_____
Personal Savings	$_____
Other (list)	$_____
	$_____
	$_____
	$_____
Total Sources of Funds:	**$**_____

Personal Resume Form

To be completed by each principal involved in the loan. Please make copies as needed for each individual.

Name_____ SSN #:_____
First Middle Last

Former Name_____
First Middle Last When used

Date of Birth_____ Place of Birth_____

Residence telephone ( )_____ Business telephone ( )_____

Residence Address_____ City_____ State_____ Zip_____ From____ to____

Previous Address_____ City_____ State_____ Zip_____ From____ to____

Are you employed by the U.S. Government? ☐ Yes ☐ No Agency/position_____

Spouse name_____ SSN#_____Date of Birth_____Place of Birth_____

Personal Information

Are you a U.S. Citizen (*If no, please provide a copy of your Alien Registration or Visa Card)*.....☐ Yes ☐ No
Is your spouse a U.S. Citizen? (*If no, please provide a copy of their Alien Registration or Visa Card)*.....☐ Yes ☐ No
Are you presently under indictment, on parole or probation?
(If yes, furnish details in separate exhibit. List name(s) under which held, if applicable.).....☐ Yes ☐ No
Have you ever been charged with or arrested for any criminal offense other than a minor motor vehicle violation?
(If yes, furnish details in separate exhibit. List name(s) under which held, if applicable.).....☐ Yes ☐ No
Have you ever been convicted of any criminal offense other than a minor motor vehicle violation?
(If yes, furnish details in separate exhibit. List name(s) under which held, if applicable.).....☐ Yes ☐ No
Indicate gender (optional).....☐ Male ☐ Female

With which race do you more likely identify? Choose only one (Optional):

☐ African American ☐ Native American (other than Eskimo or Aleut) ☐ Eskimo or Aleut
☐ Asian or Pacific Islander ☐ White ☐Hispanic ☐Other_____

Education (college or technical training)

Name and Location	Dates Attended	Major	Degree or Certificate
1._____	_____	_____	_____
2._____	_____	_____	_____

Military service background

Branch_____ From_____ To_____
Honorable discharge?.....☐ Yes ☐ No Vietnam veteran?.....☐ Yes ☐ No

Work Experience

List chronologically, beginning with present employment. Attach separate exhibit if necessary.

Company name/location_____
From_____ To_____ Title_____
Duties_____

Company name/location_____
From_____ To_____ Title_____
Duties_____

Company name/location_____
From_____ To_____ Title_____
Duties_____

Operating Company Profile

Use separate attachments to answer questions if necessary.

Company name_____

Describe the type of business you are in and how/why you became involved_____

_____

Type of products or services offered (include any catalogs or brochures)_____

_____

Geographic market area served _____

_____

What is your outlook concerning the business activity in which you are engaged?_____

_____

How will this loan benefit your company?_____

_____

Will this loan create new employment opportunities? ☐ Yes ☐ No If yes, state how:_____

Customer Profile

What primary markets use your products?_____

List key customers_____

List major competitors_____

Major suppliers_____

Future plans (*What is your growth strategy? Rapid growth, moderate or maintain market position? What are the impediments that may impact your success?)*

_____

Major past accomplishments, how your business differs from the competition, and your competitive advantages:_____

_____

Marketing analysis and strategy *(Explain your promotional, pricing and distribution strategies.)*_____

_____

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1. INTEREST RATE ON DEBENTURE AND NOTE
The interest rate on the Debenture and on the Note between you and Community Development Resources CDC (CDC) will not be set until the time of the Debenture sale. CDC will issue a Debenture not to exceed 40% of the SBA eligible project costs. This Debenture will be sold to investors after satisfaction of all conditions required by the CDC and United States Small Business Administration ("SBA"). Market conditions at the time of sale will determine the fixed interest rate for the Debenture and Note between you and CDC.

2. MONTHLY PAYMENT
The monthly payment on the Note includes principal and interest, plus the CDC servicing fee, the SBA guaranty fee and the Central Servicing Agent ("CSA") servicing fee (see paragraph 4 below).

3. THE FOLLOWING FEES ARE PAID THROUGH THE SBA LOAN PROCEEDS:

SBA GUARANTEE FEE:
A reserve deposit as a % of the Net Debenture Proceeds may be deducted by the CSA, and deposited into a reserve account. The reserve deposit is non-refundable and no interest accrues to borrower. Currently the reserve deposit is ZERO.

FUNDING FEE:
The funding fee covers certain costs associated with marketing and selling 504 Debentures. The funding fee is 1/4 of 1% of the Net Debenture Proceeds.

CDC LOAN PROCESSING FEES:
a. Loan Processing Fee: CDC will charge a one-time processing fee equal to 1.5% of the net proceeds of the Debenture.
b. Closing Fees of up to $2,500 for legal fees which are further addressed in Paragraph 7 of this document.

UNDERWRITING FEE:
The Underwriters provide financial advisory services in connection with the 504 Debentures, and build and maintain a secondary market. The Underwriters' fee is up to 2/5 of 1% of the face amount of the Debenture.

DISCLOSURE STATEMENT REGARDING 504 LOAN CHARGES AND PROCEDURES

4. CENTRAL SERVICING AGENT, CDC SBA FEES
The SBA has appointed a Central Servicing Agent ("CSA") to collect monthly payments from borrowers and transfer them to investors. For this service, CSA receives an annual servicing fee of 1/10 of 1% per annum on the balance of the loan. Please note that you are required to authorize the CSA to make automatic withdrawals of the monthly loan payments from your checking account. CDC will provide reporting and portfolio management services for the term of the Note. For these services, CDC will receive a servicing fee equal to 5/8 of 1% per annum on the balance of the loan. During the term of the Note, SBA will receive an ongoing guaranty fee equal to **.389** % per annum on the balance of the loan; this fee is subject to change. These three fees are recalculated at each 5 year anniversary of the Note funding date.

5. TITLE POLICY/FINANCING STATEMENT REPORT
You are solely responsible for all costs associated with the Policy of Title Insurance that insures CDC's and SBA's lien on the subject property. Such insurance is separate from title insurance for third party lenders. If personal property is taken as security, you are responsible for all costs for perfecting CDC's and SBA's security interest in the property, plus all UCC-1 Financing Statement and related reports. In most cases, you will be invoiced for title charges directly by the title company. If you are not billed directly by the title company, you will be required to provide to CDC a check for all title charges.

6. WITHDRAWING LOAN APPLICATION AFTER SBA APPROVAL
In the event you withdraw your loan application after SBA issues the SBA Authorization and Debenture Guaranty, ("Debenture Authorization"), or if the Debenture Authorization is withdrawn, cancelled or terminated for any reason,

you agree to pay CDC a sum equal to 2/3 of the total CDC Loan Processing Fee on the loan package, less any deposit paid to CDC. This amount shall be due on the date of withdrawal, cancellation and/or termination. It is understood that all Debenture Authorizations contain conditions which must be satisfied prior to funding of the Debenture.

7. LEGAL FEES AND CLOSING COSTS

Legal Counsel for CDC will charge a fee (legal fees), which may be less than but in no instance will exceed $2,500. Other costs related to closing the loan may include but are not limited to fees charged for loan documentation, property tax service and UCC filings. Up to $2,500 of the legal fees and closing costs may be paid through the debenture. If these legal fees and closing costs exceed $2,500 dollars, the difference must be paid directly to CDC. You are solely responsible for paying any attorneys' fees or other closing costs in relation to the Debenture and loan, whether or not the Debenture is funded. The Debenture Authorization may reflect Legal Fees under the category of Closing Costs.

8. INDEMNIFICATION/ATTONEYS' FEES

a. You will indemnify and hold CDC and its officers, directors, employees and agents harmless from any and all liability for any loss, damage, or injury (including, without limitation, attorney's fees incurred with attorneys of CDC's choice) arising out of or resulting from:

Your failure to receive the subject loan; and /or Any losses, damage, or liability to you, your business and/or your principals, related parties/entities, guarantors, agents, successors and others, except for any loss caused by the sole intentional misconduct or sole gross negligence of CDC.

b. You hereby, on behalf of yourself and your principals, related parties/entities, guarantors, agents, successors and/or insurers, waive all claims, losses and injuries against CDC, SBA and/or their agents, representatives and/or successors which are related or arise from the SBA 504 Loan and Debenture program. This waiver includes, but is not limited to general, special, indirect, incidental or consequential, exemplary, punitive and/or economic loss damages. Your obligations hereunder shall survive termination of and, if funded, the funding of the SBA 540 Loan.

c. In the event the CDC is required to institute proceedings to collect from Applicant(s) the processing fee to which CDC is entitled pursuant to this Disclosure, CDC shall be entitled to reasonable attorneys' fees and costs incurred in such proceedings.

9. NO REPRESENTATIONS

The funding of the 504 Debenture and disbursement of the proceeds to you is subject to United States Small Business Administration approval of your Application and is also subject to your satisfactory compliance with the terms set forth in the Debenture Authorization and all other applicable conditions. CDC and/or SBA may impose conditions not a part of the Authorization. By signing this Disclosure Statement you acknowledge that:

i. CDC has made no representations to you;
ii. CDC is not your agent or representative;
iii. CDC has made no representations to you that a debenture Authorization will be issued in relation to your application;
iv. Issuance of a Debenture Authorization is not a guarantee or commitment to make the loan and/or fund the Debenture by the SBA, CDC or any other party;
v. Failure of any condition may result in your loan being delayed and/or not funded;
vi. You understand SBA approval may be revoked until the actual funding of your loan;
vii. There is no representation or guaranty of your loan funding on any specific date; and
viii. An attorney certified by SBA and approved by CDC must issue a legal opinion regarding the loan.

10. FEDERAL REGULATIONS

The charges and procedures related to your 504 Loan are governed by Federal regulations. The applicable Federal regulations are subject to change, and therefore, the information contained herein may be changed without notice to you. Additional charges and requirements may be imposed by CDC or the SBA. EACH LOAN APPLICANT IS PERONALLY RESPONSIBLE FOR UNDERSTANDING THE REQUIREMENTS, COSTS AND RESTRICTIONS APPLICABLE TO THE SBA 504 PROGRAM. APPLICANTS ARE ENCOURAGED TO SEEK THE ADVICE OF LEGAL CONSEL BEFOE AND DURIG THE LOAN APPLICATION PROCESS.

In signing this Disclosure Statement, you acknowledge that you have read, understood, and agree to be bound by, each and every provision set forth herein. As used herein, "you" refers to each of the undersigned. The undersigned has/have authority to bind all other applicants, borrowers and guarantors of the Loan.

OPERATING COMPANY

_____

Print Company Name

Sign_____ Date_____

Print Name & Title_____

BORROWERS/APPLICANTS

Print Name_____ Signature_____

Print Name_____ Signature_____

CDC SMALL BUSINESS FINANCE CORP.

By:_____ Date_____
(CDC Representative)

ADDENDUM TO DISCLOSURE STATEMENT REGARDING 504 LOAN CHARGES AND PROCEDURES

The American Recovery and Reinvestment Act of 2009 temporarily eliminates or reduces certain fees on SBA loans. Pursuant to the Act and SBA 504 loan applicant will not pay the CDC Processing Fee for SBA 504 loans approved on or after February 17, 2009. This fee is referenced in Section 3 of the CDC Disclosure Statement. The waiver of this Fee will be in effect for so long as SBA makes funds available for payment of the Fee.

COMMUNITY DEVELOPMENT RESOURCES
OPENING DOORS FOR SMALL BUSINESSES

Attachment 1

Aging of Accounts

*As of _____

Please provide an aging of payables and receivables in the space below. Explain any account over 90 days on an attached sheet of paper.
*The date of the aging must coincide with the date of your financial statement submitted with the application.

ACCOUNT TITLE	0-30 DAYS	30-60 DAYS	60-90-DAYS	90+ DAYS	TOTAL
ACCOUNTS PAYABLE					
TAXES PAYABLE					
ACCRUED PAYROLL					
ACCOUNTS RECEIVABLE					

Operating Company Name_____

Signed_____Title_____

Date_____

Attachment 2
Front

DEVELOPMENT RESOURCES
DOORS FOR SMALL BUSINESSES

SBA 504 Business Debt Schedule

List all existing business debts

Date_____
Should be same as current financial statements

Creditor Name & Address	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Security	Current or Delinquent
TOTAL PRESENT BALANCE:				TOTAL PAYMENTS:				

Total must agree with balance shown on current financial statement

Attachment 2
Back

COMMUNITY DEVELOPMENT RESOURCES
OPENING DOORS FOR SMALL BUSINESSES

SBA 504 Government Debt Schedule

Applicant certifies below ANY government financing received by any **principals** or **affiliate** companies, Including names of the agency, the original date and amount, the outstanding balance, status of the Loan (current, delinquent or paid in full), and collateral securing the loan. In addition, Applicant confirms no loss to the U.S. Government on any previous loan, if applicable.

Borrower Name	Agency Name	Original Balance	Original Amount	Current Balance	Status	Collateral/$ Guarantee	Gov't Loss

CDC verified loan payment status with lender:

Signature of applicant

Title

Date

CDC signature

Title

Date

Form **4506-T**
(July 2017)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed.**
► **Request may be rejected if the form is incomplete or illegible.**
► **For more information about Form 4506-T, visit *www.irs.gov/form4506t*.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	**1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**
2a If a joint return, enter spouse's name shown on tax return.	**2b Second social security number or individual taxpayer identification number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► _____

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . ☐

c **Record of Account,** which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

/ /	/ /	/ /	/ /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

► _____ _____
Signature (see instructions) Date

► _____
Title (if line 1a above is a corporation, partnership, estate, or trust)

► _____ _____
Spouse's signature Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to *www.irs.gov/form4506t.* Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

MONTH-BY-MONTH CASH FLOW PROJECTION

Attacl1ment #5

MONTH/YEAR													TOTAL	%
:ALES														
COST OF :ALES														
GROSS PROFIT														
EXPENSES														
ACCTING,LEGAL,PROFESSIONAL														
AOVERTI,NG E XPEN														
AUTO & TRUCK EXPEN														
BAD DEBT														
ENTERTJ.JNMENT, TRAVEL														
EQUIPMENT RENTAL														
IN RANCE														
OFFICE EXPEN														
OFFICER, OWNER SALARIES														
RENT, PROPERTY E XPENS														
REPAIRS,MJ'.JNTENANCE														
PPLIES														
TAXE'-LICEN S														
TELEPHONE, UTILITIES														
WAGES														
MISCELLANEOUS														
TOTAL EXPENSES														
NET OPERATING PROFIT														
OTHER INCOME <EXPENSES>														
PROFIT BEFORE TAXES														

·gnature Date

OMB APPROVAL NO.: 3245-0071
EXPIRATION DATE: 09-30-2016

U.S. SMALL BUSINESS ADMINISTRATION
APPLICATION FOR SECTION 504 LOANS

This form and exhibits are to be completed by the loan applicant and the Certified Development Company (CDC). The information is used to review the small business loan applicant's eligibility, its indebtedness, creditworthiness, and certain other disclosures. SBA also uses the information to assess the CDC's request for guarantee of the debenture. **The loan applicant submits the requested information to the CDC. The CDC will forward the information to SBA: SBA Sacramento Loan Processing Center at 6501 Sylvan Road, Suite 111, Citrus Heights CA 95610-5017.**

PART A

Name of CDC: _____

CDC Contact Person: _____

Name of Borrower: _____ **Telephone No:** _____

Name of Small Business Concern (SBC) (if different): _____

THE FOLLOWING EXHIBITS MUST BE SUBMITTED: [Indicate if Attached (X) or Not Applicable (N/A).]

Instructions: If the CDC is using the Abridged Submission Method (ASM), the CDC must collect and retain in its file, but not submit to SBA, each Exhibit marked with an asterisk (*). Check if ASM Submission ☐

Check if Debt Refinancing Loan Application With Expansion ☐
Check if Debt Refinancing Loan Application Without Expansion ☐

☐ 1. A credit memorandum, which includes CDC's credit analysis, a history and description of the business and analysis of management ability, and description of the qualifications and background of the principals involved in day-to-day management of the business. Exhibit 1.

☐ 2. "Eligibility Information Required for 504 Submission" form. Exhibit 2 (SBA Form 2450).

☐ 3. Personal History Statement (SBA Form 912) for each officer and director (regardless of ownership), key employee and each proprietor, partner and stockholder with 20% or more ownership of the small business concern (SBC) and, if different, each owner with 20% or more ownership of the EPC. Exhibit 3.

☐ 4. * Personal Financial Statement (SBA Form 413) current within 90 days for each proprietor, partner or stockholder with 20% or more ownership of the SBC, and, if different, each owner with 20% or more ownership of the EPC, as well as copies of federal income tax returns for the last one year. Exhibit 4.

☐ 5. {Reserved}. Exhibit 5.

☐ 6. * A balance sheet and income statement as well as federal income tax returns for the previous two years for the SBC (or three years, if the alternate 7(a) size standard is being used). If the SBC is a new business, provide a proforma balance sheet with a description of assumptions attached. Exhibit 6.

☐ 7. * A balance sheet and income statement dated within 120 days of the application together with an aging of the accounts receivable and accounts payable listed. Exhibit 7.

☐ 8. * Where appropriate, a projected, annualized income statement for the first two years after the loan with a description of assumptions attached. Exhibit 8.

☐ 9. * For a new business, a monthly cashflow analysis for the first 12 months of operation or for three months beyond the breakeven point (whichever is longer) together with a description of assumptions attached. Exhibit 9.

☐ 10.* A schedule of debts which includes the original date and amount, monthly payment, interest rate, present balance owed, maturity, to whom payable, and collateral securing the loan for each short-term and long-term loan that the business currently has outstanding or has planned for the next 12 months (other than the 504 loan). Please indicate whether each loan is current or delinquent. Exhibit 10.

☐ 11.* A schedule of any previous government financing received by the applicant small business concern or any affiliated company of the applicant as well as any associate (as defined by §120.10) or principal of the applicant. Include the name of the agency, the original date and amount, the outstanding balance, status of the loan (current, delinquent, paid in full, or charged off), and collateral securing the loan. Exhibit 11.

☐ 12.* The names of affiliated (through ownership or management control) or subsidiary businesses as well as the last two fiscal year-end financial statements and/or federal income tax returns for the last two years (or three years, if the alternate 7(a) size standard is being used). Exhibit 12.

☐ 13. If the business is a franchise and not listed on the franchise registry, include a copy of the Franchise Agreement and the Franchisor's Disclosure Statement that is required by the Federal Trade Commission. If this business is on the franchise registry, provide Certification of Franchise documents. Exhibit 13.

☐ 14. A copy of key cost documents such as contractor costs, estimates, vendor quotes for machinery and equipment, etc. as well as an itemized listing of estimated "professional fees" that is summarized in Part B, Section VII. Exhibit 14. Full or partially executed purchase/sale agreements must be provided.

☐ 15. An independent appraisal for project real estate as required by SOP 50-10. Exhibit 15.

☐ 16. Environmental analysis, if applicable. Exhibit 16.

☐ 17. A letter of intent/term sheet from the participating lender stating the terms and conditions of its participation and the reason why it will not finance the entire project. Exhibit 17.

☐ 18. USCIS verification of the USCIS status of any alien who is an owner of 20% or more of the small business applicant or any person who controls (as defined by SBA regulations and policies) the small business applicant. Exhibit 18.

☐ 19.* Credit reports for the SBC, its owner(s), and affiliates who are guarantors. Credit reports are not required for non-guarantor affiliates. Exhibit 19.

☐ 20.* A completed SBA Form 159 (504) (Fee Disclosure Form and Compensation Agreement) for costs incurred by the applicant to third parties (attorney, accountant, etc.). Exhibit 20. (Submit to CDC at loan closing.)

☐ 21. Copies of most current debt and lien instruments, and transcript of account or equivalent for any debts being refinanced and certifications required for refinancing.

☐ 22. Credit Alert Verification Reporting System (CAIVRS) report to document applicant, guarantors and affiliates do not have a Prior Loss to the Government or Delinquent Federal Debt.

U.S. SMALL BUSINESS ADMINISTRATION
APPLICATION FOR SECTION 504 LOAN

PART B

I.	Certified Development Company			Date of Application	
	Contact Person			Telephone No.	
II.	Borrower's Name			Employer ID Number	
	Name of Small Business Concern (SBC) if other than Borrower			EPC Yes: ☐ No: ☐	
	Name of Principal in charge of the SBC			Telephone No.	
	SBC's Address			Street Address of Project (if different)	
	City	County	State/Zip Code	City of Project	County of Project	State/Zip Code
III.	☐ Corp., Yrs Chartered ____ ☐ Partnership, No. Partners ____ ☐ Proprietorship ☐ LLC	Location 1 - Urban 2 - Rural		Check appropriate description ☐ Existing Business ☐ New Business	Relocation Yes ☐ No ☐	
	Type of Business	NAICS Code	Date Established	Minority Code	Check if applicable: ☐ Woman-owned ☐ Veteran-owned ☐ Service Disabled Veteran-owned
IV.	A. Name(s) of Participating Lender(s)				
	Amount:	Contact Person		Telephone No.	
	B. Name of Other Sources (including any other Federal sources)			Amount:	
	C. Name of Interim Lender (if different from IV.A.)				
	Amount:	Contact Person		Telephone No.	
V.	Please explain the purpose and Economic Impact of the Project				

SBA USE ONLY

Approved by D.O. _____ Date _____ Funding Approved _____ Date _____

VI. A. Impact on Jobs

1. Pre-project Employment _____
2. Number of jobs to be created in the next two years _____
3. Number of jobs to be retained because of project _____
4. Total jobs to be created and retained (2 + 3) _____
5. Debenture Amt./$65,000 (504 projects only) _____
6. Does Project meet job requirement of 1 job per $65,000? ☐ Yes ☐ No
7. If small manufacturing, does Project meet job requirement of 1 job per $100,000? ☐ Yes ☐ No

B. CDC's overall portfolio job ratio as of the date of the last Annual Report _____

C. Economic Development Objectives

_____ Community or Area Development
_____ Public Policy Goals (check one or more below)***
_____ Rural development
_____ Business district revitalization
_____ Expansion of exports
_____ Minority-owned business
_____ Enhanced economic competition
_____ Changes necessitated by Federal budget cutbacks
_____ Business restructuring from Federally mandated policies affecting the environment, employee safety or health.
_____ Veteran-owned business
_____ Woman-owned business

Energy Efficiency Goals

_____ Reduce energy use by 10%
_____ Sustainable building design
_____ Renewable energy production
_____ Reduces unemployment in labor surplus areas

VII.

Proposed Uses of Funds	Amount Requested
A. Land (and purchase of existing building, if applicable):	$
B. Building (new construction, remodeling, L/H improvement, etc.):	$
C. Machinery & equipment (purchase, installation, etc.):	$
D. Debt to be refinanced	$
E. Professional fees (appraiser, architect, legal, etc.):	$
F. Other Expenses (eligible business expenses related to contingency, interest on interim financing, etc.):	$
G. TOTAL PROJECT COST (Not including 504-related fees)	$

VIII. Debenture Pricing (504) — Requested

A. SBA Share (_____%) of Project Cost	$
B. Administrative Costs	
1. SBA Guarantee Fee (Ax_____%)	$
2. Funding Fee (Ax0.0025)	$
3. CDC Processing Fee (Ax_____%)	$
4. Closing Costs	$
5. Total (B1 through B4)	$
6. Underwriters Fee*	$
7. Total (B5 plus B6)	$
C. Total Debenture Amount (A plus B7, rounded up to next thousand)	$
D. Balance to Borrower (C minus (A + B7)	$
	$

IX.

Sources of Funds (504 projects only)	Dollar Request	% Project Cost	Maturity	Interest Rate	Lien Position
A. Net Debenture (VIII.A.)			XXX	XXX	XXX
Gross Debenture (VIII.C.)	XXX	XXX		XXX	
B. Private Sector					
C. Other Financing (specify)					
D. Borrower Injection					
E. CDC Injection					
F. TOTAL PROJECT FINANCING**		100.00%	XXX	XXX	XXX

X. Source of Equity Injection

* Underwriters fee calculated as follows: For 20 year Debentures, the sum of a. and b.5 divided by 0.99600; round this number up the next highest thousand; multiply this number by 0.00400. For 10 year Debentures, the sum of a. and b.5 divided by 0.99625; round this number up to the next highest thousand; multiply this number by 0.00375.

** This does not include 504-related fees and costs.

***The public policy goals refer to the public policy goals referenced in section 501(d)(3)(A) through (K) of the Small Business Investment Act. Applicants are eligible for a higher debenture if they can show the project achieves an applicable energy public policy or small manufacturing goal.

XI. Financial Summary

Fiscal Year Ending _____ Statements (check one): ☐ Audited ☐ Review ☐ Compilation

BALANCE SHEET	AS OF	ADJUSTMENTS Debits	ADJUSTMENTS Credits	ADJ/FINANCIAL DATA (Pro Forma)
ASSETS				
Cash				
Accounts Receivable				
Inventory				
Other				
Total Current Assets				
Fixed Assets				
Other Assets				
Total Assets				
LIABILITIES & NET WORTH				
Accounts Payable				
* Notes Payable				
Taxes/Accruals				
** Private Lender (cur. Portion)				
SBA (current portion)				
Other				
Total Current Liabilities				
Notes Payable				
Private Lender (L-T portion)				
SBA (L-T portion)				
Other				
Total Liabilities				
Net Worth				
Total Liab. & Net Worth				

XII. Ratio Analysis (use pro forma column) NAICS Code _____

	SBC	Industry Averages	SBC Use Only	
Debt/Net Worth Ratio				
Net Working Capital				
Current Ratio				
Other:				

XIII. Balance Sheet Comments/Adjustments (e.g. goodwill, intangibles, etc.)
[Include here, or in credit memorandum (SBA Form 1244, Exhibit 1).]

*Notes Payable: include any existing current portion of long-term debt.
**For lender's share of 504 project only.

XIV.

Income Statement	Historical Year	%	Historical Year	%	Current Interim	%	Projection	%
Sales								
Cost of Goods Sold								
Gross Profit								
G&A Expenses								
Net before Taxes								
Income Taxes								
Net after Taxes								
Break out of specific expenses: included in G + A above:								
Depreciation								
Interest								
W/D& Officer Comp								
Rent								

XV.

Cash Flow Available for P&I	Existing Year:	Projection Year:
A. Earnings Before Taxes	$	$
B. + Depreciation	$	$
C. + Interest Expense	$	$
D. + Rent Savings, if any	$	$
E. + Other	$	$
1. _____	$	$
2. _____	$	$
F. Total Cash Flow	$	$
G. Existing Debt Service (P + I)	$	$
H. + Project Debt Service (P + I)	$	$
I. + Line of credit - principal	$	$
J. + Line of credit - Interest	$	$
K. + Other	$	$
L. Total Cash Requirements (G - K)	$	$
M. Cash Margin (F minus L)	$	$
N. Cash Flow Coverage Ratio (F divided by L)		

XVI.

Comments on Ability to Repay - (Include Working Capital Analysis and comments on credit history.)
[Include here, or in credit memorandum (SBA Form 1244, Exhibit 1).]

XVII. List of Project Collateral

List of Project Collateral	Cost or Net Book Value (if available)	Senior Lien	Appraised Value
Land (and/or purchase of existing building)			
Building (new construction, remodeling, leasehold improvements, etc.)			
Machinery and equipment (purchase, installation, etc.)			
Totals			

Guarantor(s) and/or Owners	Personal Net Worth	Pledged Security (if applicable)

Analysis of Collateral Adequacy. (Include summary of environmental analysis, if any.)
[Include here, or credit memorandum (SBA Form 1244, Exhibit 1).]

XVIII. CDC Notifications

Has any member, officer, director or professional staff of CDC changed since last debenture request? Yes: ☐ No: ☐
If so, has Form 1081 and resume been submitted to SBA? Yes: ☐ No: ☐

XIX. CDC and Borrower Agreements and Certifications

A. CDC Agreements and Certifications

The CDC agrees that if SBA approves this application, it will not for at least two years after the disbursement of the debenture hire an employee or consult anyone who was employed by the SBA during the one-year period prior to the disbursement of the debenture.

The CDC certifies that it does not own any stock or equity in the SBC and no officer, director, or person within a controlling group of the CDC is an officer, director or holder of any direct or indirect pecuniary interest in the SBC.

The CDC authorizes disclosure of all information submitted in connection with this application to the financial institution agreeing to participate with the SBA's guaranteed debenture or loan.

The CDC certifies that it will comply with 13 C.F.R. Sections 112, 113, and 117 which prohibit discrimination on the grounds of race, color, sex, religion, marital status, handicap, age or national origin by recipients of Federal financing assistance; and will require appropriate reports and access to books and records. These requirements are also applicable to anyone who buys or takes control of the business. He/she realizes that if he/she does not comply with these nondiscrimination requirements, SBA can call, terminate, or accelerate repayment on his/her loan.

As consideration for any Management and Technical Assistance that may be provided, the CDC waives all claims against SBA and its consultants.

The CDC certifies that it has not paid anyone connected with the Federal government for help in getting this financial assistance. It also agrees to report to the SBA Office of Inspector General, 409 3rd Str., SW, Washington, D.C. 20416 any Federal government employee who offers in return for any type of compensation to help get this application approved.

The CDC understands that it need not pay anyone to deal with SBA. He/she has read SBA Form 159 which explains SBA policy on representatives and fees.

The CDC states, to the best of its knowledge and belief, that if any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, it shall complete and submit Standard Form-LL, "Disclosure Form to Report Lobbying," in accordance with this instructions. Submission of this statement is a prerequisite for making or entering into this transaction imposed by 31 U.S.C. 1352. Anyone who fails to file the required statement shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

The CDC in consideration for assistance from SBA hereby agrees that it will comply with all Federal laws and regulations enforced to the extent that they are applicable to such assistance, including conditions set forth in this application.

The undersigned certifies that all information in this application and the exhibits is true and complete to the best of his/her knowledge and is submitted to SBA so that the CDC and SBA can decide whether to approve this application.
The CDC acknowledges that submission of false information to SBA, or the withholding of material information from SBA, can result in criminal prosecution under 18 U.S.C. 1001 and other provisions, liability for treble damages under the False Claims Act, 31 U.S.C. 3729-3733, debarment and suspension, lender enforcement remedies under 13 C.F.R. Part 120, and other consequences.

The CDC certifies that the credit analysis has been reviewed and approved by the CDC Board of Directors.

B. Borrower Agreements and Certifications

I agree that if SBA approves this application, I will not for at least two years hire an employee or consult anyone who was employed by the SBA during the one year period prior to the disbursement of the debenture.

I certify: I have not paid anyone connected with the Federal government for help getting this financial assistance. I also agree to report to the SBA Office of Inspector General, 409 Third Street S.W., Washington, D.C. 20416, any Federal government employee who offers in return for any type of compensation to help get this application approved. I understand that I need not pay anybody to deal with SBA. I also understand that a Certified Development Company may charge the applicant a percentage of the loan proceeds as set forth in SBA regulations as a fee for preparing and processing the loan applications. I agree to pay for or reimburse SBA for the cost of any surveys, title or mortgage examinations, appraisals, etc., performed by non-SBA personnel provided that I have given my consent.

Regulations issued by SBA prohibit the making of loans to relocate any operations of a small business which will cause a net reduction of one-third or more in the workforce of the relocating small business or a substantial increase in unemployment in any area of the country.
In the event that proceeds from this loan are used to provide a facility for relocation of the beneficiary small business concern (including any affiliate, subsidiary or other business entity under direct, indirect or common control), the undersigned certifies that such relocation will not significantly increase unemployment in the area of the original location.

No overlapping relationship exists between the small business concern, including its associates, and the CDC, including its associates, if any other lender providing financing for the project that could create an appearance of a conflict of interest as defined in 13 CFR 120.140 or violate 13 CFR 120.851. No such relationships existed within six months of this application or will be permitted to exist while assistance is outstanding.

I authorize disclosure of all information submitted in connection with this application to the financial institution agreeing to participate with SBA's guaranteed debenture. I waive all claims against SBA and its consultants for any management and technical assistance that may be provided. In consideration for assistance from the Small Business Administration, I hereby agree that I will comply with all Federal laws and regulations to the extent that they are applicable to such assistance, including conditions set forth in this application. I, my spouse, or any member of my household, or anyone who owns, manages, or directs the business or their spouses or members of their households do not work for the SBA, Small Business Advisory Council, SCORE or ACE, any Federal agency, or the participating lender. If someone does, the name and address of such person and where employed is provided on an attached page.

Name of Development Company: _____

By: _____ **Title**: _____ **Date:** _____

Attested By: _____

PLEASE NOTE: The estimated burden for completing this form and exhibits is 2.25 hours per application for ASM submissions and 2.45 for non-ASM submissions. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments or questions on the burden estimate should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington D.C. 20416 and/or SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503.

PLEASE DO NOT SEND FORMS TO THESE ADDRESSES.

U.S. SMALL BUSINESS ADMINISTRATION

PART C
Statements Required by Law and Executive Order

Federal executive agencies, including the Small Business Administration (SBA), are required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders, and they are contained in Parts 112, 113, 116, and 117, Title 13, Code of Federal Regulations Chapter 1, or Standard Operating Procedures.

Freedom of Information Act (5 U.S.C. 552)
This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Privacy Act (5 U.S.C. 552a)
A person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. But see Debt Collection notice below. Disclosures of name and other personal identifiers are, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. In making loans pursuant to section 7(a)(6) of the Small Business Act (the Act), 15 USC Section 636(a)(6), SBA is required to have reasonable assurance that the loan is of sound value and will be repaid or that it is in the best interest of the Government to grant the assistance requested. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use of personal information is to assist in obtaining credit bureau reports, including business credit reports on the small business borrower and consumer credit reports and scores on the principals of the small business and guarantors on the loan for purposes of originating, servicing, and liquidating small business loans and for purposes of routine periodic loan portfolio management and lender monitoring. See, SBA-21, Loan System, at 74 FR 14890 (April 1, 2009) as amended by notices published at 77 FR 15835 (3/16/2012) and 77 FR 61467 (10/9/2012) for additional background and other routine uses.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401)
This is notice to you as required by the Right of Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guarantee. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government loan or loan guaranty agreement. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan or loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement.

The law also authorizes SBA to transfer to another Government authority any financial records included in an application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan or loan guarantee or to collect on a defaulted loan or loan guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

Debt Collection Act of 1982 Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles)
These laws require SBA to aggressively collect any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions:

- Report the status of your loan(s) to credit bureaus
- Hire a collection agency to collect your loan
- Offset your income tax refund or other amounts due to you from the Federal Government
- Suspend or debar you or your company from doing business with the Federal Government
- Refer your loan to the Department of Justice or other attorneys for litigation
- Foreclose on collateral or take other action permitted in the loan instruments

Flood Disaster Protection Act (42 U.S.C. 4011)
Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any future financial assistance from SBA under any program, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961)
The SBA discourages any settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments in future floods.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.)
This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. In some instances, the business can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, in some instances SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as borrower is a certification that the OSA requirements that apply to the borrower's business have been determined and the borrower to the best of its knowledge is in compliance.

Civil Rights Legislation
All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public, on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691)
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Executive Order 11738 -- Environmental Protection (38 C.F.R. 25161)
The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environmental protection legislation. SBA must, therefore, impose conditions on some loans. By acknowledging receipt of this form and presenting the application, the principals of all small businesses borrowing $100,000 or more in direct funds stipulate to the following:

1. That any facility used, or to be used, by the subject firm is not cited on the EPA list of Violating Facilities.
2. That subject firm will comply with all the requirements of Section 114 of the Clean Air Act (42 U.S.C. 7414) and Section 308 of the Water Act (33 U.S.C 1318) relating to inspection, monitoring, entry, reports and information, as well as all other requirements specified in Section 114 and Section 308 of the respective Acts, and all regulations and guidelines issued thereunder.
3. That subject firm will notify SBA of the receipt of any communication from the Director of the Environmental Protection Agency indicating that a facility utilized, or to be utilized, by subject firm is under consideration to be listed on the EPA List of Violating Facilities.

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Immigration and Nationality Act (8 U.S.C. 1101, et seq., as amended)
If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Citizenship and Immigration Services pursuant to the Immigration Reform and Control Act of 1986 (Pub. L. 99-603). For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan or guaranty under section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.)
Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549 as amended by E.O. 12689, Debarment and Suspension and 2 CFR Part 2700

1. The prospective lower tier participant certifies, by submission of this loan application, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the loan application.

Applicant Notifications
The Applicants, its proprietors, partners, officers or stockholders owning 20% or more of the Applicant ☐ have/ ☐ have not been involved in bankruptcy or insolvency proceedings. This question covers not only the Applicant, but also the personal bankruptcy or insolvency proceedings of proprietors, partners, officers or stockholders owning 20% or more of the Applicant. You must attach copies of the proceedings, if any.

The Applicant, its proprietors, partners, officers or stockholders owning 20% of more the Applicant ☐ are/ ☐ are not involved in any pending lawsuits. This question covers not only the Applicant, but also proprietors, partners, officers or stockholders owning 20% or more of the Applicant in their personal capacities.

Applicant's Acknowledgment
My signature acknowledges receipt of these Statements Required by Laws and Executive Orders, that I have read it and that I have a copy for my files. My signature represents my agreement to comply with the requirements SBA makes in connection with the approval of my loan request and to comply, whenever applicable, with the limitations contained in these Statements.

Certification as to Application Accuracy – Criminal Penalties for False Statements
The undersigned certifies that all information provided to the CDC, and that all information in, and submitted with this application, including all exhibits is true and complete to the best of his or her knowledge. Applicant acknowledges that the application and exhibits are submitted to the CDC and to SBA so that the CDC and SBA can decide whether to approve this application. Any future submissions of information to the CDC must be accompanied by a certification as to the accuracy of that information.

The undersigned acknowledges that whoever makes any false statement or report, or willfully overvalues any land property or security for the purpose of influencing in any way the action of the SBA under the Small Business Investment Act, as amended, may be punished by a fine of not more than $1,000,000 or by imprisonment for up to 30 years, or both, pursuant to 18 U.S.C. 1014. The undersigned further acknowledges that, in connection with a 504 loan, submission of any false statement to the CDC or SBA or submission of any record to the CDC or SBA omitting material information can result in civil money penalties and additional monetary liability up to three times the amount of damages which the Government sustains because of the false statement under the False Claims Act, 31 U.S.C. 3729.

(Each Proprietor, each General Partner, each Limited Partner or Stockholder owning 20% or more, and each Guarantor must sign. Each person should only sign once.)

If Applicant is a proprietor or partnership, sign below:

Name of Business

By: _____ **Date**: _____

If Applicant is an L.L.C. or corporation, sign below:

Corporate Name

By: _____ **Date**: _____

Attested by: _____ **(seal, if required)**

Additional Proprietors, Partners, Stockholders or Guarantors as required.

Signature	**Date**
Signature	**Date**
Signature	**Date**
Signature	**Date**

PART D
Instructions for Third Party Lender Certification for Loans Made For Debt Refinancing

The Third Party Lender must provide the following certifications in its commitment letter submitted as Exhibit 17 of SBA Form 1244, Application for Section 504 Loan.

The Third Party Lender certifies that it has no reason to believe that the following statements are not true:

1. Either:

   (a.)Substantially all (85% or more) of the proceeds of the indebtedness being refinanced were used to acquire and Eligible Fixed Asset (e.g. land, including a building situated thereon, to construct a building thereon, or to purchase equipment) and the remaining amount (15% or less) was incurred for the benefit of the small business seeking the refinancing; or

   (b) If the Eligible Fixed Asset(s) was (were) originally financed through a commercial loan (the "original loan") that was subsequently refinanced one or more times:
   (i) substantially all (85% or more) of the proceeds of the original loan was used to acquire an Eligible Fixed Asset (e.g., land, including a building situated thereon, to construct a building thereon, or to purchase equipment) and the remaining (15% or less) was incurred for the small business seeking the refinancing; and
   (ii) the existing debt is the most recent refinancing of the original loan.

2. All of the proceeds of the indebtedness being refinanced were used for the benefit of the small business.

3. For Same Institution Debt:

   OPTION A - For Debt Refinancing with Expansion

   If the indebtedness being refinanced is debt of the Third Party Lender, or any of its affiliates, (Same Institution Debt), the Third Party Lender must certify that it is not in a position to sustain a loss causing a shift to SBA of all or part of a potential loss from the existing debt.

   OPTION B – For Debt Refinancing Without Expansion

   If the indebtedness being refinanced is debt of the Third Party Lender, or any of its affiliates, (Same Institution Debt), the Third Party Lender must certify that it is not in a position to sustain a loss on the Refinancing Project amount causing a shift to SBA of all or part of a potential loss from the existing debt.

OMB APPROVAL NO.: 3245-0188
EXPIRATION DATE: 01/31/2018

PERSONAL FINANCIAL STATEMENT
7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION **As of _____, _____**

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or a guaranteed surety.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:
For 7(a) loans: the lender processing the application for SBA guaranty
For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty
For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

Name	**Business Phone**
Home Address	**Home Phone**
City, State, & Zip Code	
Business Name of Applicant	

ASSETS (Omit Cents)		**LIABILITIES** (Omit Cents)	
Cash on Hand & in banks	$	Accounts Payable	$
Savings Accounts	$	Notes Payable to Banks and Others (Describe in Section 2)	$
IRA or Other Retirement Account (Describe in Section 5)	$	Installment Account (Auto) Mo. Payments	$ / $
Accounts & Notes Receivable (Describe in Section 5)	$	Installment Account (Other) Mo. Payments	$ / $
Life Insurance – Cash Surrender Value Only (Describe in Section 8)	$	Loan(s) Against Life Insurance	$
Stocks and Bonds (Describe in Section 3)	$	Mortgages on Real Estate (Describe in Section 4)	$
Real Estate (Describe in Section 4)	$	Unpaid Taxes (Describe in Section 6)	$
Automobiles (Describe in Section 5, and include Year/Make/Model)	$	Other Liabilities (Describe in Section 7)	$
Other Personal Property (Describe in Section 5)	$	Total Liabilities	$
Other Assets (Describe in Section 5)	$	Net Worth	$
Total	**$**	**Total**	**$**
		*Must equal total in assets column.	

Section 1. Source of Income.		**Contingent Liabilities**	
Salary	$	As Endorser or Co-Maker	$
Net Investment Income	$	Legal Claims & Judgments	$
Real Estate Income	$	Provision for Federal Income Tax	$
Other Income (Describe below)*	$	Other Special Debt	$

Description of Other Income in Section 1.

*Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Names and Addresses of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

Section 6. Unpaid Taxes. (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature _____ Date _____

Print Name _____ Social Security No. _____

Signature _____ Date _____

Print Name _____ Social Security No. _____

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALITIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to $250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than $5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than $1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance officer, paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS

STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

SBA is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

Privacy Act (5 U.S.C. 552a)
Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a), respectively. For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is disclosure to other Federal agencies conducting background checks; only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in a application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

Freedom of Information Act (5 U.S.C. 552)
This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Flood Disaster Protection Act (42 U.S.C. 4011) -- Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961) – SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, or (6) foreclose on collateral or take other action permitted in the loan instruments.

Immigration Reform and Control Act of 1986 (Pub. L. 99-603) -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.)
Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension 2 CFR 2700
1. The borrower or contractor certifies, by submission of its application for an SBA loan or bond guarantee, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the application.

OMB APPROVAL NO.3245-0178
Expiration Date:04/30/2016

United States of America
SMALL BUSINESS ADMINISTRATION

STATEMENT OF PERSONAL HISTORY

Please Read Carefully: SBA uses Form 912 as one part of its assessment of program eligibility. Please reference SBA Regulations and Standard Operating Procedures if you have any questions about who must submit this form and where to submit it. For further information, please call SBA's Answer Desk at 1-800-U-ASK-SBA (1-800-827-5722), or check SBA's website at www.sba.gov. **DO NOT SEND COMPLETED FORMS TO OMB as this will delay the processing of your application; send forms to the address provided by your lender or SBA representative.**

Name and Address of Applicant (Firm Name)(Street, City, State, and ZIP Code)

SBA District/Disaster Area Office

Amount Applied for (when applicable) | File No. (if known)

1. Personal Statement of: (State name in full, if no middle name, state (NMN), or if initial only, indicate initial.) List all former names used, and dates each name was used. Use separate sheet if necessary.

First Middle Last

2. Give the percentage of ownership or stock owned or to be owned in the small business or the development company | Social Security No.

3. Date of Birth (Month, day, and year)

4. Place of Birth: (City & State or Foreign Country)

Name and Address of participating lender or surety co. (when applicable and known)

5. U.S. Citizen? ☐ YES ☐ NO **INITIALS**: _____
If No, are you a Lawful Permanent resident alien: ☐ YES ☐ NO
If non- U.S. citizen provide alien registration number: _____

6. Present residence address:
From:
To:
Address:

Home Telephone No. (Include Area Code):
Business Telephone No. (Include Area Code):

Most recent prior address (omit if over 10 years ago):
From:
To:
Address:

PLEASE SEE REVERSE SIDE FOR EXPLANATION REGARDING DISCLOSURE OF INFORMATION AND THE USES OF SUCH INFORMATION.

YOU MUST INITIAL YOUR RESPONSES TO QUESTIONS 5,7,8 AND 9.

IF YOU ANSWER "YES" TO 7, 8, OR 9, FURNISH DETAILS ON A SEPARATE SHEET. INCLUDE DATES, LOCATION, FINES, SENTENCES, WHETHER MISDEMEANOR OR FELONY, DATES OF PAROLE/PROBATION, UNPAID FINES OR PENALTIES, NAME(S) UNDER WHICH CHARGED, AND ANY OTHER PERTINENT INFORMATION. AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU; HOWEVER, AN UNTRUTHFUL ANSWER WILL CAUSE YOUR APPLICATION TO BE DENIED AND SUBJECT YOU TO OTHER PENALTIES AS NOTED BELOW.

7. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?
☐ Yes ☐ No **INITIALS**: _____

8. Have you been arrested in the past six months for any criminal offense?
☐ Yes ☐ No **INITIALS**: _____

9. For any criminal offense – other than a minor vehicle violation – have you ever: 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment).
☐ Yes ☐ No **INITIALS**: _____

10. I authorize the Small Business Administration Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, and the Small Business Investment Act.

CAUTION - PENALTIES FOR FALSE STATEMENTS: Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan, surety bond, or other program participation. A false statement is punishable under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to $250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than $5,000; and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than $1,000,000.

Signature | Title | Date

Agency Use Only

11. ☐ Fingerprints Waived _____ Date _____ Approving Authority
☐ Fingerprints Required _____ Date _____ Approving Authority
Date Sent to OIG _____

12. ☐ Cleared for Processing _____ Date _____ Approving Authority

13. ☐ Request a Character Evaluation _____ Date _____ Approving Authority

(Required whenever 7, 8 or 9 are answered "yes" even if cleared for processing.)

PLEASE NOTE: The estimated burden for completing this form is 15 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. If you wish to submit comments on the burden for completing this form, direct these comments to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. OMB Approval 3245-0178.
DO NOT SEND COMPLETED FORMS TO OMB as this will delay the processing of your application; send forms to the address provided by your lender or SBA representative.

NOTICES REQUIRED BY LAW

The following is a brief summary of the laws applicable to this solicitation of information.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

SBA is collecting the information on this form to make a character and credit eligibility decision to fund or deny you a loan or other form of assistance. The information is required in order for SBA to have sufficient information to determine whether to provide you with the requested assistance. The information collected may be checked against criminal history indices of the Federal Bureau of Investigation.

Privacy Act (5 U.S.C. § 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file, when that file is retrieved by individual identifiers, such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. In making loans pursuant to section 7(a)(6) the Small Business Act (the Act), 15 USC § 636 (a)(6), SBA is required to have reasonable assurance that the loan is of sound value and will be repaid or that it is in the best interest of the Government to grant the assistance requested. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC § 636(a)(1)(B). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act,15 USC §§ 634(b)(11) and 687b(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

When the information collected on this form indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 74 Fed. Reg. 14890 (2009) for other published routine uses.